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Edmonton, Alberta

Volume 35

Number 6



FEBRUARY, 1955

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COVER STORY

Alberta Government Photo

The educational future of the tots in our cover picture will be influenced by our legislators' decisions during the third session of Alberta's twelfth legislature. Guiding and molding the minds of Alberta's richest resource-our children-is a responsibility for the best teachers we can train.

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Affiliated with the Canadian Teachers' Federation PUBLISHED ON THE FIFTEENTH OF EACH MONTH

Teachers' Directory

except July and August Subscriptions per annum: Members \$1.50 — Non-members \$2.00 Single Copy, 25c Authorized as second-class mail.



Editorial

EDUCATION WEEK

March 6 to 12 is Education Week.

From a modest beginning 19 years ago, Education Week has grown to be a major project sponsored by 14 national organizations representing over 2,000,000 Canadians.

The feature observance of Education Week in many Canadian schools will be "Open House." During a day of that week the public will visit the schools to see the students and teachers in action. Many will leave the schools with a better idea of the procedures and activities in classrooms of today.

Other aspects of national and local programs during Education Week will be editorials, articles, stories, speakers, and sermons. The press, radio and television have been and will continue to be powerful forces in spotlighting education for the public.

Teachers everywhere will join in reminding the public that Education is Everybody's Business.

THE NEXT SESSION

Teachers await with interest the Throne Speech and the budget which will forecast the government's plans for education during the next year.

Trustees, teachers and municipal councillors hope that both operational and capital grants will be increased considerably. It will not be enough to increase grants just to take care of increased enrolments and new schools. Only increases in the grant structures will afford real relief to the taxpayers.

The Alberta Teachers' Association has urged that the government pay school boards a grant for each teacher employed which would be based on the professional training of the teacher. This would provide a direct and considerable increase in operational grants. It has the additional advantage of being sound in principle since school boards now pay larger basic salaries to teachers according to the qualifications possessed by the teacher.

Teachers will be interested too in changes in *The School Act*. At present it would appear that no radical revisions are being contemplated.

TRUSTEES AND TEACHERS

A few years ago a joint committee of the Alberta School Trustees' Association and the Alberta Teachers' Association held its first meeting with officials of the Department of Education. This group, now known as the Coordinating Committee, has become a valuable vehicle for discussion of problems which are of joint concern to trustees and teachers. The ASTA and the ATA use it consistently to bring before the Department of Education and each other resolutions which appear to require consideration of all three groups.

But there are many areas of joint concern to both organizations which either cannot properly be discussed by the Coordinating Committee or might be more usefully studied by the ASTA and ATA executive groups.

Mature consideration of the problems which beset our educational system must show clearly that indiscriminate and uncoordinated efforts will not produce proper solutions. It seems to be just simple common sense that the ASTA and the ATA should meet periodically and as often as circumstances make necessary to discuss our joint problems and concerns. If nothing else came out of such joint meetings than more understanding, a real and lasting foundation for future cooperation in educational problems will be laid.

NATIONAL SPONSORS CANADIAN EDUCATION WEEK

Association Canadiene des Educateurs de Langue Français

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Canadian Legion of the British Empire Service League

Canadian Manufacturers' Association

Canadian School Trustees' Association

Canadian Teachers' Federation

National Council of Women

National Conference of Canadian Universities

Trades and Labor Congress of Canada

Egerton Ryerson

H. E. SMITH

EGERTON Ryerson was twenty-three years old when in 1826 he was plunged into a controversy with the formidable John Strachan, Bishop of the Anglican Church, over the free church question. Bishop Strachan had just preached a powerful, sincere, but somewhat ungenerous sermon. In it he intimated, actually took for granted, that the Anglican Church was the Established Church of Upper Canada, He laid monopolistic claim to all revenues from sales or leases of the clergy reserves lands. He appealed to the British Imperial Parliament for a grant of £300,000 for the Anglican Church in Canada. And finally he spoke disparagingly of the Methodists. He assured his congregation that the Methodists were American in their sympathies and disloyal to Canada: they had fought faint-heartedly in the battles of 1812-14. The Methodist preachers were, he declared, ignorant, illtrained, and uncouth.

Naturally this was displeasing to the Methodists. Numerically they were by far the largest denomination in Upper Canada, took pride in their loyalty, and believed their preachers were rigorously selected and well-trained.

Obviously the attack called for a reply. In fact the Anglican Church had never been made an established church in Canada; and in fact the clergy reserves—well over two million acres of land scattered all over the country—had never been earmarked for the Anglican Church. The Act setting them aside had merely said "for the use of the clergy." And finally all non-Anglican denominations were violently opposed to having any established church whatever.

Two Methodist ministers were as-

signed to write a reply, but only Ryerson's was received. So moderate, comprehensive, brilliant and convincing was this production that an immediate printing was ordered. To all non-Anglican denominations it was a message of deliverance. Thus was launched the bitter and famous controversy over the free church and over the clergy reserves.

Along with other religious denominations the Methodists of 1826 suffered from certain legal disabilities. They were debarred from holding land for churches or for parsonages or for burial grounds. Their ministers could not perform marriage ceremonies. By 1830 all these legal restrictions had been removed, thanks largely to the efforts of Egerton Ryerson.

It might be thought that Ryerson was a brash young upstart to be crossing swords at age twenty-three with an Anglican Church bishop, and to be spokesman for the entire Methodist denomination. Actually he was bred of a good family, well educated, and he was both humble and evangelistic. He had composed his reply while riding as a Methodist preacher on his first circuit. He had composed it on horseback or by the small lights in settlers' cabins, as Julius Caesar and Napoleon once composed before him. He preached once each month at York and after that from thirty to forty times per month at meeting places along the roads and trails of his circuit.

Ryerson's family background was United Empire Loyalist, and back of that Dutch and Danish on his father's side, English on his mother's. Egerton's father had come with his family to New Brunswick, married there, and later moved with his own family to Ontario, near London. He was Anglican in church

matters. There were five sons and two daughters. Egerton was the fourth of the sons. All four of the older brothers turned Methodist and all became preachers. Egerton, being only sixteen at the time of his defection, was ordered by an exasperated father to leave home or give up the Methodists. He left. Two years later his father relented a little and asked the lad to come home. He returned and for three years carried the responsibility of the farm, until he was twenty-one.

The education of a great man is always interesting. Ryerson was a farm boy, but he attended a grammar school at no great distance from home. At fourteen he was sent further afield to another grammar school. This justified its name by teaching nothing but English grammar from morning till night. Egerton loved it. He ended up by substituting for the masters when they were ill. He found time, though, to be converted to Methodism, and this led to the exile I have already mentioned. While banished from home he was for two years tutor in a school near London. One day his father appeared and said, "Egerton, come home." Three years later, and after a desperate struggle with his conscience - which urged him to stay and look after the farm-he decided on carrying forward his education. He chose a school in Hamilton, a sort of academy, which offered good schooling in Latin and Greek. These studies he attacked so fiercely and devotedly that a brain fever developed and nearly carried him off. His long convalescence gave him time to re-assess the purpose of his life. This time he experienced a typical conversion, a profound religious awakening after the manner of Carlyle. He visited some religious exercises being conducted by one of his brothers, found his brother ill, and himself took over the services. He was frightened, fearful, exhilarated, and comforted. He had found what he thought was his life's work. But destiny had other things in store for him.

Ryerson rode the circuits for three years—York, Cobourg, Credit River, an Dr. H. E. Smith is dean of the Faculty of Education, University of Alberta. Egerton Ryerson is the title of one of a series of radio addresses commemorating 50 years of education in Alberta. The series is being carried by CKUA on Wednesdays at 8:15 p.m. On March 2, Eric C. Ansley will speak on Milton E. LaZerte, "Teacher of Teachers."

Indian mission. He was evangelical in spirit, a man of unusual devotion, energy and urgency. He gloried in the Indian mission at Credit, because the Indians were desperately in need of salvation and civilization. But his qualities were already known. In 1829, when a Methodist Conference decided to establish an official organ of the Church, Rverson was chosen as editor. The paper was the Christian Guardian. It had a distinguished career for upwards of a century. Many of us now living learned from its pages much that we know of the Christian faith. With some brief interruptions Ryerson was its editor for twenty years. Through its columns he carried forward with restrained force and dignity the nineteenth century battle in Upper Canada for what we now call the four freedoms.

In passing, I should add that Bishop Strachan's plan for an established Anglican Church was ultimately defeated by logic and the march of events. The clergy reserves bitterness was finally dissolved when in 1854 the land was allocated to educational purposes. Ryerson had advocated this solution for twenty-five years. But significant as these matters are, I must come to Ryerson's claim to our particular praise—his contributions to education.

I suppose that religion and education are inevitably linked. In any event, Ryerson was on the side of free schools, urgent for the universal provision of common public schools, open freely to all children. Now accepted by everyone, this idea was anything but popular in 1840 in Upper Canada. Oddly enough,

it was again Bishop Strachan and the Anglican Church in opposition. What they wanted was the English school system introduced into Canada: first, grammar schools, exclusive and feepaying for children of the well-to-do upper classes; a university dominated by the church; and for the common people such kitchen and hedgerow education as they could contrive.

The battle was joined over Strachan's plans for a Church college in York. It was, of course, to be Anglican and endowed. The Methodists rather stole a march on him by building at Cobourg, in 1836, a college of liberal arts open to everyone on equal terms. It was named Upper Canada Academy. Ryerson was sent to England to raise much needed funds, and to secure a royal charter. In 1841 the royal charter was granted, the institution was renamed Victoria College, and Ryerson was appointed first president.

I must digress for a moment to give you a glimpse of the new president, aged thirty-eight, from the pen of a student, William Ormiston, later to become one of the brightest ornaments of the Presbyterian ministry. "He (Rverson) was at that time in the prime of a magnificient manhood. His well-developed, finely-proportioned, firmly-knit frame, his broad, lofty brow, his keen, penetrating eyes, and his genial, benignant face, all proclaimed him every inch a man. His mental powers, vigorous and well-disciplined; his attainments in literature, varied and extensive; his fame as a preacher of great pathos and power; his manners affable and winning; his presence magnetic and impressive . . . " and so on to considerable length. Dr. Ormiston and hundreds of students evidently looked upon this man as a demigod. He was president for four years, but even in the very midst of that term he was appointed superintendent of schools for Upper Canada.

This was a challenge indeed, and indeed the challenge engaged the great abilities of a great man for thirty-three years. His first step was to visit the schools of Europe and the United States. Two years on this mission convinced him that the systems of Ireland, Prussia and Massachusetts had most to offer as models for state schools.

Education in the Upper Canada of 1843 was not all order and efficiency. The school acts of 1841 and 1843 had provided a framework for elementary schools and allocated some grant funds. But the structure was sketchy and infirm. As an illustration, a school could be built and maintained only for those who desired it and were willing to pay. There was no general tax levy. There was no provision for the training of teachers. There was no central authority to guide, direct, and constrain. It was in a sense local option applied to education.

Ryerson, through a series of measures. fought through a series of legislatures. created a system which today we think of as the Canadian system of education. Familiar to all of us, we need only remind ourselves of its salient features. We take them for granted as the right and proper features. Here are some of them: a provincial authority such as a council of public instruction or a department of education to make regulations for the conduct of schools and to see they are enforced; a staff of wellqualified inspectors or superintendents. appointed by the central body, and commissioned to supervise and assist; a system of teacher training institutions: a schedule of teacher certification provisions; a grant structure; compulsory education; a delegation of authority to local school districts, divisions or cities, as the case may be.

These and many other matters of school organization Ryerson devised, piloted through legislative processes, revised, amended, and supervised through the third of a century he held office as superintendent of schools. In itself it was a notable life's work for one man. We should now and again refresh our memories of such giants of the earth, and of the rich contributions

(Continue on Page 61)

The Mission of the Teacher

The Winnipeg Free Press

No matter how powerful an engine your car may have nor how much gleaming paint and chrome may adorn the body, no matter how many shining knobs, buttons or handles may sparkle on the doors and dashboard, no matter how beautiful the upholstery or how soft the seats, the car is not fulfilling the engineer's and designer's purpose unless it is on the road with a driver and passengers. It is the driver and passengers who give the car meaning and purpose. The same is true of a school system. It is the teachers and pupils who will endow a system with reality.

It is not in our power to select the students; they come to us in all shapes and sizes from widely different parents and homes, with many and various talents, and greatly varying ability. There is no such person as a typical school child any more than there is a typical man or a typical woman. It is in our power to select the teacher and it is no easy task.

The difficulty of persuading able men and women-particularly men-to enter the teaching profession is only in part a financial one. There are other and more subtle reasons why school teaching lacks the appeal of engineering, law or medicine. One of these, which was discussed briefly in a previous article, the lack of responsibility and authority given to teachers in the planning and carrying out of their duties. This detailed direction to the teacher. not only of what books to use, what exercises to assign and what order to follow, but also of how each subject is to be taught is likely to turn men of free and independent mind away from teaching and to turn the art of teaching into a trade.

The trend at the moment among those able teachers who do remain in the school system is to qualify themfor administrative positions. This, in plain terms, means that to get ahead one must get out of the classroom, become an inspector, a superintendent, a school board or department of education official. Such administrators are, of course, necessary in any system, but the ambition of many teachers to reach a position in which they do not have to teach is not necessarily a sure sign of a successful system.

The attitude of the general public toward teachers must discourage many from serious consideration of the profession. There is perhaps no calling to which lip service is more glibly paid and yet the number of businessmen who would willingly see their sons as teachers is minute.

The rare man who does want to teach must, in his student days, endure a constant attitude of surprised amusement and unspoken criticism. He must be prepared, in fact, for the question asked or implied: "Why don't you go in for some worthwhile occupation?" The old gibe: "Those who can't do, teach" is considered by many to be a plain statement of fact.

The result of salaries which do not compete with the rewards of business, of lack of opportunities for responsibility, of public indifference to teachers, has resulted in the well known shortage of qualified teachers.

Coinciding as it does with a great increase in the number of children to be educated, this situation is frightening. It has been answered but not solved by a lowering of standards of admission to the profession, by government aid to teacher trainees and by unqualified "permit" teachers. No one would pretend that this answer is satisfactory—though it may be, for the moment, inevitable.

In discussing new and improved academic standards in our schools we must relate this to the quality of our teachers. By admitting more teachers with lower qualifications we are not only perpetuating an undesirable lowering of standards but we are making the profession increasingly less attractive to the men and women we want. This in turn results in still further dilution of our academic program.

Is it possible that a gradual raising of our demands and general raising of admission qualifications might, over a period of years, result not only in an improvement among teachers but also in an actual increase in numbers of teachers?

Surely such a scheme is worthy of



careful consideration. To dismiss such an idea as impractical is to accept the present state of affairs as inevitable. This, in turn, means we shrug our shoulders at the hope of providing our children and their children with anything better than they are getting now, which is too frequently poor and inexperienced teaching—a sort of makeshift education.

Why does a man ever want to teach? Sometimes, in these days, the answer is to be found in easy admission to a white-collar job. Some men drift into teaching as a physically easy job in which it is possible to be lazy for a long time without being detected. Others take up teaching from muddled idealistic motives or a vague sentimental fondness for "working with children."

There are, however, many and might be many more who turn to teaching for precisely the same sort of reasons that worthwhile men turn to any worthwhile profession: because they see in the training of children not only a most vitally important task (as important at least as maintaining justice or curing disease) but a career with endless variety and exciting possibilities. They see, indeed, as much variety and as many possibilities as there are children in a classroom and subjects in a syllabus.

What are the rewards? They are the rewards which come to any man concerned with the welfare of his fellow-creatures and in a position to improve it. They are intangible and unexpected and as real as human happiness.

The future strength of our schools rests on keeping men with this view of teaching in the profession and attracting other such men to it. How this can best be done must concern us as profoundly as our children themselves.

- The most important school publicity are the comments Johnny makes at the supper table.
- Firmness and honesty can never be mistaken for each other. You are firm, the other fellow is obstinate.

School Standards

CTF Information Service

HE New York State Educational Conference Board conducted a study to ascertain the relationship between the cost of education and how well schools were achieving educational objectives.

The data were obtained by a testing program administered in 126 public elementary schools located in all areas of the State and from first-hand observations of the programs in these schools by citizens, administrators, and teachers working in teams. Arithmetic, reading comprehension, and reading vocabulary tests were administered to over 5,000 pupils in the age group normally found in the sixth grade. The observers were guided by a forty-five page outline containing 276 points for observation.

The ten educational objectives used

- in describing the schools were-1. Mastery of Essential Skills
- 2. Mastery of Essential Knowledge
- 3. Good Health
- 4. Good Citizenship
- 5. Good Character
- 6. Good Home Life
- 7. Ability to Think
- 8. Ability to Get Along with Others
- 9. Personal Adjustment
- 10. Development of Individual Abilities and Talents

On the basis of the test results, the schools were grouped or ranked as highest, above average, average, below average, or lowest in the mastery of essential skills (objective 1). On the basis of the ratings made by the observers on objectives 1 to 10, the schools were divided into five groups labelled: most, much, middle, some, or least.

Findings

In the vast majority of cases, the schools with the highest scores on the

reading and arithmetic tests are the ones that are doing the most to promote all ten of the objectives listed above. On the other hand, the schools having the lowest test scores are the ones that generally tend to do the least to promote these objectives and spend most of their time trying to teach essential knowledge and skills.

Among the practices frequently found in schools with the highest test scores and frequently ignored in schools with the lowest test scores are: attention to individual differences, use of community resources, activities and projects requiring practical application of knowledge and skills, modern instructional aids, and creative activities.

The low-scoring schools rely largely on textbooks and drill in teaching. Library resources and modern aids to instruction are meager. Teachers have practically no assistance from specialists in handling children's learning difficul-There is little enrichment in the school program.

In Table 1 schools have been placed in five different groups according to the total program, that is, combining schools according to their rank on the tests as well as on the attainment of all objec-For each of these groups the median current per pupil cost is also shown.

With few exceptions, the schools which ranked highest in achievement and attainment of objectives have costs ranking in the upper third of costs per pupil in the state. Moreover, the schools are in districts which could not be classified as too small for operating efficiency. Table 1 shows that the median cost of such schools was \$326. lowest per pupil cost for schools in the first group was \$289.

Table 1
Current Costs Per Pupil for Various Types of School Programs

	No. of Schools	Rank on Tests	Rank on Ratings	Median Cost Per Pupil 1952-1953		
				1	3	
		Highest	Most		\$320	
	18	or	or	\$326		
		Above Average	Much			
		Average	Middle,			
	37	Above Average	Much	292	284	
		or Highest	or Most			
		Average	Some			
	26	Above Average	or	282	272	
		or Highest	Least			
_		Lowest	Middle,			
	20	or	Much	296	274	
		Below Average	or Most			
		Lowest	Least			
	25	or	or	284	255	
		Below Average	Some			

¹Unadjusted. ²Adjusted for effect of small size of district upon costs.

New York State Educational Conference Board. What Do Good Schools Do For Children. New York: the Board, 152 Washington Avenue, Albany 10. 32 p. (50 cents).

For all 126 schools current expenditure ranged from a low of \$226 to a high of \$508. The average was \$294 with one-quarter costing \$317 or more.

The schools in New York State that rate best in teaching the essentials are generally those that—

- —do the most to promote other important educational objectives.
- —are located in districts of sufficient size.
- —are granted sufficient funds to employ and hold professionally-competent teachers and allow them to perform effectively.

Conclusions

The findings shown in Table 1 confirm what everyone knows, that you only get

the quality of product you pay for. While a stripped-down refrigerator may be purchased without the family suffering too much, should educational expenditure be reduced if the result is to be a second-rate education for the children?

It would appear that the criticisms of people about low standards in our schools today should be aimed at those schools that are teaching only the three R's and at those schools where educational expenditure is so low as to not attract professionally qualified teachers. Fundamentally, the problem of low achievement is related to low expenditure. The criticism of the schools, therefore, comes right back to the critics. Give the schools money and you'll get a good quality of product.

A School Board Member Speaks

MRS. O. D. WEEKS

Reprinted from The School Executive

During the years that I have served on the Austin School Board, I have learned a lot—not just about how our schools are run, and how our children are taught, but many other things. I want to pass on to you some of the feelings I now have about being a school board member. This list of "do's and don'ts" would have been valuable to me when I became a board member.

- Keep foremost always in your thinking the good of all the school children, whether they be normal, healthy or handicapped.
- Confine your time and energies to policy-making and evaluation of the school system—not to details that are the business of the staff.
- 3. Use all available sources to inform yourself as a new board member, and continue to use these resources as long as you serve: "Handbook for School Board Members" (TASB), "School Boards in Action" (AASA), School Board Journal, The School Executive, The Nation's Schools, and state and local school papers.
- 4. Learn by exposing yourself to the administration and teaching staff; find out what they think and why. Don't take alone the word of the "man on the street"—or that of a few disgruntled parents. Learn to distinguish between facts and prejudices.
- 5. Ask questions to learn, for all board members and the staff are willing to help. However broad one may think his knowledge of school problems is, he will find that he actually knows little and gradually learns there are

- many phases he didn't know existed.

 6. Spend as much time on the instructional phases of the system as on buildings. It is easy to become solely absorbed in getting enough school rooms for our children.
- Weigh carefully practising excess economies, in initial school costs.
 False economy may cause expense later.
- 8. In trying to make a decision on problems, consider whether or not a precedent will be set. No one case or plea from patrons can be decided on the merits of that case alone.
- Respect the opinions and decisions of the staff. They are trained in school affairs and usually know more than board members about school operation. Delegate the detailed and technical duties to the staff.
- 10. Regard the superintendent as the community's educational leader. Give him and his staff the benefit of community feelings and ideas, but weigh in each case whether or not these represent just a minority.
- Use community groups to weigh new ideas or changes.
- 12. Never make decisions on the basis of personal prejudice (or that of friends). Serving on the school board requires the ability to give and take. Support the majority decision even if it is contrary to your own.
- Always remember that you are a board member only when the board is in session. You can never speak for the board, only for yourself.
- 14. Always keep the interests of children ahead of all other interests!

A CULTURE

SOME persons think culture is some-thing one has, rather than something one is. Others think of culture as being divided, as culture of the cultured, culture of the masses, culture of the educated, culture of the cloistered, and so on, To still others culture is fragmented into music, poetry, sculpture, painting, and

many other arts and crafts.

A culture for Canada will include arts, crafts and customs, reinforced by tradition and beliefs. It will take into account our material resources, our scientific knowledge, our religious practices, our family and social systems and our government: the practical things of life as well as the graces. Culture is a pattern of all these and the other ingredients of living expressing the present day life force of our people.

We can't be "cultured" now and again when we get specially fixed up for it. Culture is a constant state of becoming. We Canadians have not yet (and we are glad of it) reached our fullest development in art, religion, education, and intellectual growth. There is, for a nation which takes the beaver as its emblem, more satisfaction in working toward something than in merely pos-

sessing something.

If Canada is to endure as a nation of consequence, our cultural progress cannot be looked upon as something incidental, something that takes second place in importance to any of its ingredients.

One of the fascinating things about culture is that it is indefinable. It partakes too much of the spirit of a people to be put in wordy chains.

Attempts to analyze the ultimates of life like faith, love, patriotism, religion and beauty always fail because these components of culture cannot be reduced to terms lower than themselves.

Culture is not fixed

Culture cannot be accepted as a fixed code by which to live. It is not stagnant, but dynamic. It gives us wide realms to explore. There would be nothing noble about Canadian culture if we could say: "This is it: this is our absolute and accepted scale of culture; by this we shall live." Culture is not, as some conceive it, an eternal resting on a throne to which we have been elevated by our forefathers, but is something to be hourly achieved and realized at the very peril of losing it.

Our culture is the outcome of our social experience. It includes invention and discovery, the accumulated results of human effort, our philosophical explanations of thought and action, the institutions we have devised to make society a working reality, our sentiments and attitudes. All the past of humanity enters into culture, as well as the more recent contributions of the people of all nations who discovered, settled and developed Canada.

There must, however, be some fundamental features in culture-features of which art, music, sculpture, literature, philosophy, science, family life, and social custom are some of the symbols.

Basic to a lasting culture is the search for truth. Culture is opposed to bigotry, and no one has a right to call himself cultured who cannot listen to both sides of an argument, who refuses to tolerate things merely because they are distasteful to him personally.

Understanding life

Intelligence is a part of culture. When we start to understand the meaning, purpose and conditions of life we are at the beginning of intelligence. We develop in cultural intelligence in the de-

FOR CANADA

Reprinted from the Royal Bank of Canada Monthly Letter

gree in which we use it and accept responsibility for consequences.

Intelligence restrains our innate violent and unsocial impulses, prompts us to seek higher than animal pleasures, and gives us the ability to see things in their proper connections. At the same time, while enabling us to learn all about the sun and the atmesphere and the earth, it leaves us free to enjoy the radiance of the sunset.

Intelligence of this sort does not depend upon formal education. It is not at all rare to come up comparatively unlettered people who have struck profound depths of thought and have reached the poetry of things. And there are highly educated people, capable of performing clever antics with their minds, who have no deep sense of the worth-whileness of living.

Much of the culture is simply unbroken tradition. Each of us is born into a society with a more or less fixed system of relationships. From the immemorial past have come down to us ways of getting a livelihood and approved patterns of family and social conduct.

Without the starting point provided by these traditions, development would be inconceivable. The culture of today in Canada rests upon the preservation of the accomplishments of all who have gone before us in contributing to the building of this country, and the culture of tomorrow depends upon what we of today add to that heritage, not so much in the way of habits and customs, but in ways of thinking.

A shifting world

However, the compulsion of tradition has somewhat lost its force in this shifting world. The rising generation is abandoning in some measure the old established standards in many areas of life, as well as the traditional manner of music and dancing and painting and sculpture.

Arnold J. Toynbee says in A Study of History; "The prevailing tendency to abandon our artistic traditions is not the result of technical incompetence; it is the deliberate abandonment of a style which is losing its appeal to a rising generation because this generation is ceasing to cultivate its aesthetic sensibilities on the traditional Western lines." It may be that young people today rebel against respect for tradition because they perceive in it a worship of conventions.

Unrest may not be altogether a bad thing. Every custom of today began as a broken precedent in some past day. Without occasional emotional shakeups we might run the risk of having life become desolately empty. Progress would cease and culture would wither.

We are not quick to accept changes. The existing pattern is more comfortable than any novelty offered us. A new material fact, such as a tool, a gadget for the kitchen, an electronic calculator for the office, is readily incorporated into life. Its efficiency is demonstrable. There is no sentiment involved, hence no emotional resistance is stirred up. But in the realm of thought and personal life the new makes its way slowly.

Some who protest the modern trend in the arts do so on the ground that today's aesthetic taste is lower than that of past ages. But standards of taste vary from age to age and from continent to continent. What was in the best of taste

in the Athens of Pericles, in the Golden Age of France, in the British Isles last year is not necessarily to the taste of Canadians today.

"Taste," said Ruskin in The True and the Beautiful, "is the instinctive and instant preferring of one material object to another without any obvious reason." And that comes as the end result of all our past, expressing itself in a new environment.

The two cultures

When we set up a Royal Commission in 1949 to examine Canada's cultural life we did not call it a commission on culture, but "The Royal Commission on National Development in the Arts, Letters and Sciences." The outcome, a report of more than 500 pages, provides an interested reader with a record of the present state of the cultural arts in Canada.

The first paragraph of the intention of the Commission mentions the ingredients of a nation's culture: "It is desirable that the Canadian people should know as much as possible about their country, its history and traditions; and about their national life and common achievements."

This objective leads naturally to consideration of the ideal presented by Dr. A. R. M. Lower, Professor of Canadian History at Queen's University, in his book, Canada, Nation and Neighbour. Dr. Lower writes: "The new nation Canada will not be built on oblivion of the past, but on its incorporation into two living traditions which may some day, without losing their own, come to share one common culture."

Canada is, in the words of another writer, Bruce Hutchison, "like a youth starting out on his path, glancing over his shoulder at the ancient glories of his home in Britain or France and, when he looks ahead, dazzled by the glitter of the United States."

For the health of a national culture two things are needed: that it should be unique, and not modelled slavishly after that of one or other of its chief contributors, and that the different cultures woven into one should recognize their relationship to one another, both what they bestow and what they embrace.

Ours is not an uncommon situation. Many other nations have travelled the same road toward integration of apparently conflicting ideals and unity in a common design. There is not yet, but there will come, a commonly accepted symbol of Canadian oneness, and there will develop traditions that will bind our people together in a permanent union.

The only impediment to this development would be our allowing ourselves to harden into watertight compartments. We must preserve our freedom to put out our hands and help ourselves to what is best in the culture of all nationalities that make up our population.

As was said picturesquely by a writer about Utopia: "A genuine culture will borrow steadily from other cultures; but it will go to them as the bee goes to the flower for pollen, and not as the beekeeper goes to the hive for honey."

If one section of Canda's people finds really insoluable differences of thought, action or beliefs with another section, then increased association and sincere desire will combine to develop mutual respect and honourable compromise.

Expressions of goodwill are right and good, but a national culture cannot be built on an exchange of compliments. There are differences which cannot be disregarded, and these go far beyond the bounds of language. George J. Lavere said in his article in the Summer issue of Culture: "It is in value judgments that the real difference lies."

People from other parts of Canada have come to respect the standard of values of the people of Quebec, particularly their ideal of the family as the essential unit in our society. For their part, the French-Canadians admire the new ways of thought and action, the inventiveness and diversity of talent, shown by British-Canadians and new-comers of many diverse cultures.

Too unsophisticated?

Canadian culture has not yet reached a

point where it can be called native, but it is developing out of inherited and borrowed thought something that is distinctively new world.

We are unsophisticated, say some; we are still too close to nature. These critics would have our artists and our poets and our story tellers rush pell-mell from contemplation of the forest and the mountains, the prairies and the tundra, into more artful portrayal of what is loosely called "the soul" of the country. But these forests and mountains and prairies and the land of little bushes are at the foundation of Canadian life. They are lauded by economists and by corporation presidents as the backbone of our economy, the reason for existence and the preservation of our way of life.

Nature put up a grim resistance to settlement of Canada by the French and British adventurers, and that is so recent in our history that it would be surprising if we had already developed into a gay and careless people, unmindful of our beginnings and heedless of the present foundation and support of our prosperity. It may be that out of our unsophistication there will develop a rare culture, quite different from the cultures that are made up of myths and legends, the histories of battles, pageantry and conquest.

Our forefathers were skilful, and their skills had to have survival value in a rigorous land; we have progressed to relative comfort in a society based materially upon invention and adaptation. If we learn to mingle with our respect for the past and our appreciation of the present something of the poetry of it all, we may find ourselves well on the way toward the distinctive culture we seek.

Haste is unnecessary and would be unwise. We did not demand that the Articles of Confederation or the provisions of the Statute of Westminster should automatically and swiftly promote us from adolescence to maturity.

There is, says Mr. Lavere, a true intellectual and artistic life in Canada on both the professional and amateur levels. This cultural vitality is of very excellent quality and is sufficiently self-critical to seek improvement promising an even better future. Canadians are writing good books and good music, and are beginning to create good theatre and good ballet; we have distinguished painters; our film making has won international recognition; our radio is uncovering talented artists. "We need," says the introduction to Robert Weaver's article in the 60th anniversary issue of Queen's Quarterly, "no longer be apologetic about 'our lively arts'."

There are, indeed, areas in which we seem to tolerate bad influences. We suffer literature, plastic art and music to be freely displayed which are a humiliation to any man or woman of taste. All that can be hoped for or desired in matters of taste is that toleration will allow the bad to work itself out of our system and that patient effort wisely directed will bring about an infusion of the desirable.

There is no essential stability in a civilized way of life. Whenever civilization stagnates, something like nomadism steps in and stirs it to new efforts. A living culture is constantly changing and increasing in volume and complexity through the addition of new items. This is a natural phenomenon that must be accepted, though we may determine, perhaps rightly, that certain basic articles in our culture must be kept intact despite the hundred magnets that pull us away from them.

Determination of this sort was displayed by the Athenians of 404 B.C. Athens was in the throes of a life and death war. But, strict to their culture, the Athenians presented, at public expense, what had been judged to be the best comedy of the year. It did not matter that the play was violently antimilitarist, ridiculing the army and flaying leaders of the democracy. Says Clive Bell in Civilization: "I can recall nothing in history that manifests more brilliantly a public sense of values."

The family

By far the most important channel of

transmission of culture is the family. The meagre furniture of a native hut becomes immensely significant because it is grouped around the hearth, symbol of the intimate personal relationship of family life.

The general stock of ideas, prejudices and sentiments picked up by the hearth-side impinge on thought and actions throughout life. Statesmen and financiers, educators and artisans, men and women in all activities of life, are influenced in their decisions and actions by the intangibles absorbed in home life.

Culture develops from the intimacy of the home through the community, the province and the nation. The nation is described by St. Augustine as an association of reasonable beings bound together by a common agreement as to the objects they love. Opposed to culture is barbarism, and barbarians are people who insist on doing what they please, without submitting to any rule.

Cultured people are distinguished by the superiority of their thoughts, their enjoyment of beauty, their effort to improve themselves and their environment, and their willingness to look at something new.

Of all these qualities none is more vital to culture than the last. A person, however well-informed, is not cultured unless he can look at a thought or an event or a belief from at least two sides. To enjoy life perfectly a man must be free from taboos, prudery, superstition and prejudice. He will recognize all degrees of shadings between those who agree with him and the people who don't.

Broadmindedness is one pillar of culture. Another is a sense of values. Clive Bell says (in Civilization) that the cultured person has intellectual curiosity that is not only boundless but fearless and disinterested. He is tolerant, liberal and unshockable. If he is not always affable and urbane, at least he is not truculent, suspicious or overbearing. He distinguishes between ends and means, brushes aside all cant about "rights", and picks the frothy bubbles of moral

indignation with the sharp point of his sense of values.

On being what we are

Perhaps the best recipe for a culture for Canada is just to have the courage to be what we are. We must be free intellectually to deal with whatever comes our way. A book of Canadian essays, published this year by The Ryerson Press, Toronto, edited by Malcolm Ross, Professor of English Literature at Queen's University, is happly entitled Our Sense of Identity.

We need not fret about the results of our efforts nor about the importance of our individual contributions so long as we act sincerely according to our sense of values. Our lives, individually, are links in the chain, and what we do has national and universal significance.

A culture for Canada is not a culture for today only. People with a sound sense of values are capable of sacrificing obvious and immediate goods to the more subtle and remote. They give up comfort for beauty; they prefer a liberal education, one that teaches how to live maturely, rather than one that teaches how to gain. They desire the richest and fullest life obtainable, a life which contains the maximum of vivid and exquisite experience and contributes something to the future.

If Canadians individually make the most of their sense of values, that will prevent the country's culture from evolving in a sophisticated mélange of gaudy trappings gathered near and far.

We cannot plan culture as we do political change and resource development. Culture can never be wholly conscious. But if we wish to give meaning to life—perhaps even a special meaning to Canadian life—then we must take steps to put ourselves in the way of experiences and projects which contribute to and develop our culture.

No one need live meanly

No one need live meanly in Canada (Continued on Page 61)

Summary of the Actuarial Report*

on the Teachers' Retirement Fund as at Aug. 31, 1953

ERIC C. ANSLEY and CATHERINE E. BERRY

THE actuarial valuation of the Teachers' Retirement Fund was based on the regulations of The Teachers' Retirement Fund Act, and the benefits payable under the Act, at the date of the valuation, August 31, 1953.

Contributions at the date of valuation were 5% of salary from teachers; ½ of 1% of teachers' salaries from school

boards, and 3½% of teachers' salaries from the Province of Alberta.

Membership of the Retirement Fund

A summary of the membership of the Teachers' Retirement Fund, and the salaries earned by the teachers, as at August 31, 1953, is as follows:

		Males		Females			Total		
Active Teachers	No.		Earnings	No.		Earnings	No.	Earnings	
Under Age 30	636	\$	1,709,045	1659	\$	3,895,063	2295	\$ 5,604,108	
Over Age 30	1514		5,854,403	2795		8,098,021	4309	13,952,424	
Age Unknown	34		101,988	331		755,391	365	857,379	
Entered after									
Age 50	35		100,657	144		369,808	179	470,465	
	2219	\$	7,766,093	4929	\$	13,118,283	7148	\$20,884,376	
		_	+	Ac	tuo	rial Repor	t Aug	ust 31, 1953	
(In 1949)	********						5958	\$14,183,223)	

There were also accounts for 379 male teachers and 1431 female teachers, who were not teaching at August 31, 1953, but who still had a claim against the Fund for part or all of their contributions.

"On the valuation date there were also

335 pensioners of the Fund, of whom 142 were pensioned before 1st April, 1948. Half the pensions of those who retired before 1st April, 1948 is paid by the Province of Alberta and half from the Retirement Fund. A summary of the pensioners is as follows:

Pensioned after 1st April, 1948	Number of Pensioners		Annual Amount of Pension	
Male Pensioners	77		\$ 90,362	
Female Pensioners	106		86,403	
Widows entitled to Pensions	10		7,052	
	_	193		\$ 183,817

^{*}Prepared by L. E. Coward, Fellow of the Institute of Actuaries, Associate of the Society of Actuaries.

Pensioned before 1st April, 1948

Male Pensioners Female Pensioners	45 97	142	10,629 22,392	33,021
Totals		335		\$ 216,838

Actuarial Report August 31, 1953

Actuarial Basis of Valuation

The average yield on the Fund since 1946 has been 3.2%, and in view of this a rate of 3% per annum was assumed for the valuation.

The rates of withdrawal are based on the experience of teachers who have been in the service for five or more years.

Because all pensions are actuarially calculated, it was assumed that all normal retirements take place at age 65.

Rates of disability were determined from the experience of the Fund, and that of other large funds.

The salary scales were based on the actual average salaries, age by age, of the teachers in 1949 and in 1953, with a small margin for future inflationary rises.

Method of Valuation

The persons with present or prospective claims against the Retirement Fund are:

- (1) Present pensioners, for whom the liability has been calculated and expressed as a lump sum.
- (2) Those for whom pensions at normal retirement ages are currently accruing including all active teachers between the ages of 30 and 65. The main liability in the valuation is in respect of benefits to this group.
- (3) Those active teachers who are less than 30 years of age, and those who began contributing after age 50. The liability taken for this group is the total of their contributions, with interest, at the valuation date.

(4) Those teachers who have left teaching service, but whose accounts are not closed. The liability for this group is assumed to be the total of the contributions with interest.

Contribution Rates

"The contributions currently being made are 9% of salaries in total, as follows:

- 1. Teachers' original rate 4% of salaries
- 2. Teachers' extra from
- September, 1952 ____1% of salaries
- 3. School Boards ______ 1/2 % of salaries
- 4. Province of Alberta 31/2 % of salaries

Total contributions to Fund 9% of salaries

"The 9% contributions have been divided for valuation purposes into, Normal cost contributions for future service 8%

Extra contributions towards stabilizing the Deficit due to past service

9%

Actuarial Report August 31, 1953

Valuation Balance Sheet

"The following Statement has been drawn up on the basis that the current normal cost of the Plan is 4% contributions from teachers and 4% contributions by School Boards and the Province. The figures are given to the nearest \$1,000.

Assets of the Retirement Fund

Retirement Fund shown in Balance Sheet
on 31st August, 1953 \$ 9,224,000
Value of 4% contributions from teachers 6,676,000

Total		*************	\$	22,576,000
1949 Total	*******************************		\$	13,728,000
Liabilities of the	Retirement	Fund		
	Males	Female	5	Total
Present Value of pensions to				
present pensioners	\$ 1,098,000	\$ 1,367,000	0	\$ 2,465,000
Present Value of future pensions to present active teachers		17.148.000	0	31,042,000
Present Value of returns of con-	20,002,000	11,110,00		01,012,000
tributions on withdrawal	603,000	1,079,000	0	1,682,000
Present Value of returns of contri- tions on death and other death				
benefits	1,781,000	582,00	0	2,363,000
Total credits of teachers who	,			
entered after age 50, whose age is not stated or who are under age				
30	230,000	537,00	0	767,000
Total Credits of those whose				
accounts are not closed	89,000	272,00	0	
Administration Expenses				430,000
Total			-	\$39,110,000
(1949 Total				\$25,890,000

Hence the Deficit or Unfunded Liability shown by the Valuation is \$16,534,000 as at the 31st August, 1953. This Deficit, to the extent not paid off, increases by compound interest at the rate of 3% per annum.

(1949 Deficit ...

Interest at 3% per annum on Deficit \$496,000

Extra 1% contributions applied to Deficit 209,000

Balance required \$287,000

In order to stabilize the position of the Fund, an additional \$287,000 per annum is required, or 1.4% of salaries. Otherwise, the deficit will increase each year by this amount. Since the teachers' contributions were raised in September 1952 from 4% to 5%, it seems desirable that there should now be a corresponding increase in the payments from the Province, if the present benefits are to be maintained."

Actuarial Report August 31, 1953.

*\$12,162,000)

Summary and Comments

"Contributions of 8% of salary are adequate to support the current cost of the benefits. The extra 1% contributions of teachers have been applied against the Deficit . . . (but) The Deficit will continue to increase unless the 3% interest charges on it are received. The additional amount required, after allowing for the extra contributions of teachers, is \$287,000 or 1.4% of salaries."

(Continued on Page 60)

Educational Research for Alberta

G. M. DUNLOP

The need for adequate and competent research into current educational problems has concerned the five provincial organizations most interested in Alberta education - the Department of Education, the Alberta School Trustees' Association, The Alberta Federation of Home and School Associations Incorporated, the Alberta Teachers' Association, and the Faculty of Education of the University of Alberta. It was realized that a proper program of research required province-wide sponsorship as well as adequate financing both of the research and the publication of research findings.

To meet this need two new organizations have been developed. First, the Faculty of Education Research Committee has been created to plan, supervise and conduct the research program, and to publish the Alberta Journal of Educational Research, a quarterly which will make its first appearance in March 1955. Second, the Alberta Advisory Committee on Educational Research has been created with the general function of encouragement and assistance of educational research in Alberta. The Committee consists of two representatives of each of the five associated bodies. Dr. H. E. Smith, dean of the Faculty of Education, is chairman. Dr. W. H. Swift, Deputy Minister of the Department of Education, and Mr. A. B. Evenson, associate director of curriculum, represent the Department of Education, Sir Arthur Stonhouse and Mr. A. G. Andrews represent the Alberta School Trustees' Association. Mrs. D. A. Hansen of Calgary, president, and Mr. J. E. Simpson, past president, represent the Home and School Associations. Mr. W. Roy Eyres, executive assistant, and Mr. McKim Ross

represent the Alberta Teachers' Association. Dr. G. M. Dunlop, chairman of the division of educational psychology in the Faculty of Education, is director, with Dr. S. C. T. Clarke, associate professor of education, as assistant director. Dr. Andrew Stewart, president of the University of Alberta, is ex-officio a member of the Advisory Committee.

The centering of the research program in the University was justified by the concentration there of trained staff, graduate student research workers, offices, and the largest library on education in the province. Research projects however, will be province-wide in scope and subject matter.

The role of the Advisory Committee is twofold. First, it will suggest areas of needed research to the Faculty Research Committee. Second, it will concern itself with the financing of research and publication of research findings. A sub-committee on research projects will study and report on the needed research. A sub-committee on finance will assume responsibility for raising the necessary funds for the financing of research and publication of findings. Funds are expected from three sources: direct contributions from the five associated organizations, contributions from business and industrial concerns and individuals, and, finally, subscriptions to the Alberta Journal of Educational Research.

An important part of the plan for financing is the role to be played by the University. With the consent of the president and the board of governors, the University will act as banker for the Advisory Committee. Funds raised by the Advisory Committee will be deposited with the bursar to the credit of

(Continued on Page 48)

Varsity Guest Weekend

MARGARET LIEN

Plans have been made for another Varsity Guest Weekend to be held February 25, 26, and 27 on the University of Alberta campus in Edmonton. Varsity Guest Weekend is the "open house" time of year when university students are hosts to parents, friends, and interested public. Teachers are urged to extend this invitation to all

senior high school students throughout Alberta who will be especially interested in knowing what opportunities are provided for them at the university. Varsity Guest Weekend features a variety of events of interest to all and is entirely sponsored, organized and administered by university students.

SCHEDULED EVENTS

Teas—These are held on Friday and Saturday afternoons in the Wauneita Lounge of the Students' Union Building and will give an opportunity to meet students and faculty members.

Displays—On Friday and Saturday, displays will be exhibited by all faculties—Medicine, Dentistry, Education, Engineering, Arts and Science, and others. Extensive agriculture displays have been planned to give the "Ags" an opportunity to show you their new building which was opened in September, 1954.

University Farm—Those interested in Agriculture will be able to take a bus trip to the University Farm.

Variety Show—This outstanding production featuring an all-student cast is sponsored by the Golden Key Society of the university and will be held on Friday and Saturday nights.

Sports—The athletic teams of the university will be on tap on Friday and Saturday afternoons and evenings. See the Varsity Golden Bears in action!

Studio Theatre—The campus theatre will present "Playboy of the Western

World" on both evenings and a special matinee will be held on Saturday afternoon. The cast includes many students and set construction is being handled by students in drama classes.

Church Service—A special Sunday morning service will be held in Convocation Hall on the campus.

Musical Concert—The widely recognized University of Alberta Mixed Chorus and the University Symphony will present a concert on Sunday afternoon.



Varsity Guest Weekend printed programs will be provided and students will act as guides during your visit. The weekend has been planned to enable you to attend as many of the events as you wish.

Parents with small children will be interested in the baby-sitting service provided by the University Hospital student nurses in the Students' Union-Building. Convenient cafeteria facilities are available. Everything is being done to ensure a pleasant weekend. The University of Alberta welcomes you. Plan to come February 25, 26, 27.

It's Everybody's Business

March 6 to 12 is Canadian Education Week. This year marks the nineteenth annual observance.

An Action Slogan

The project, begun in 1936 under the sponsorship of the Canadian Teachers' Federation, has directed public attention to education. From 1950 on, the slogan, "Education—Everybody's Business" was translated into action through joint sponsorship by a number of national organizations.

2,000,000 Canadians Work Together

The total number of Canadian citizens represented by national organizations working on this cooperative project is approximately 2,000,000. Each has the common purpose of wanting better education for more Canadians. Each wishes to turn the spotlight of public attention on education.

An Informed Public

The objective of Education Week is to promote knowledge of all aspects of education. The National Committee hopes that the spirit of partnership in which the sponsoring groups work will become the driving force as we seek to improve the total education process.

Those Bulging Schools

The peak is not here yet. In the past ten years Canadians have spent nearly \$900,000,000 on new schools. Yet, if new construction is to keep pace with pupil enrolment, the rate of expenditure during the next ten years will be about four times the record peak of \$153,000,000 during 1954.

In 1946 Canada had about 2,100,000 children from 5-14 years of age and about 1,000,000 teen-agers from 15-19 years of age. By 1961 there will be about 3,800,000 in the first age group and 1,440,000 in the teen-age group.

Increased enrolments reflect not only in increased births and immigration but also the trend to stay in school longer.

A National Crisis

Canada needs more teachers. The shortage of teachers which has plagued the elementary school now looms in the junior and senior high schools. Buildings can be erected, educational facilities provided—but can teachers be trained

(Continued on Page 60)

What You Can Do

- Cooperate with your local committee, your community, your school in Education Week observance
- Arrange window displays of pupils' work; use posters made by pupils for advertising
- Request ministers to key sermons to the theme of Education Week
- Solicit articles for the press on education. Request editorials on education topics. Supply the press with facts and dates concerning your school and events.
- Try to get photographs of pupils in classroom situations.
- Inform press and public regarding radio spot announcements, special addresses, open house events.
- Request that service clubs feature a speaker on education. Provide a panel of speakers.

Yours for the asking-these popular

Life Insurance Teaching Aids

Here is information that will be of life-long value to your pupils! Each of these teaching aids is prepared in interesting, easy-to-follow form. Their usefulness both to teachers and pupils has been demonstrated in many Canadian schools.

Check the following list:

BOOKLETS

- Money in Your Pocket. This illustrated, 20-page booklet for boys deals with simple fundamentals of money management and life insurance. Written in a bright, entertaining style. Available for useful distribution in quantity, free.
- Life Insurance—A Canadian Handbook—An 80-page illustrated booklet furnishing a brief outline of the fundamentals of life insurance. Answers numerous questions which are frequently asked by teachers, students and the public generally. One copy free to any teacher.
- The Story of Life Insurance—A 20-page illustrated booklet telling the history of, and fundamental facts about, life insurance in simple terms. Available for useful distribution in quantity, free.
- A Miss and Her Money—A very informal and readable 20-page, illustrated booklet for teen-age girls. Offers useful tips on earning, budgeting and saving money. Available for useful distribution in quantity, free.
- Problems in Life Insurance—A teacher-student workbook unit of value in Business Practice and Mathematics classes. One complete unit free to a teacher; student portion available free in quantity.

FILM STRIPS

- Careers in Canadian Life Insurance Underwriting—A 50-frame film strip in black and white, on the career of the life underwriter for use in guidance classes. One print and one teaching manual free to each school.
- The Life Insurance Story—Part I—Reveals interesting facts, similar to those in "The Story of Life Insurance" booklet, through the highly effective film-strip medium. One 36-frame print and one teaching manual free to each school.

To obtain any of these FREE teaching aids, simply tear out this advertisement, indicate items desired—marking quantity needed for each, and fill in the information requested below.

Name of teacher ordering:

Grades and Subjects taught:

Name of Principal:

Name of School:

Address of School:

Approximate enrolment of School: ...

Send your order to:

Educational Division,

THE CANADIAN LIFE INSURANCE OFFICERS ASSOCIATION

302 Bay Street, Toronto

List of Voters Election of Executive Council Alberta Teachers' Association

A list of the members of the Alberta Teachers' Association, as registered in the ATA office at January 31, 1955, is given on pages 26 to 46.

Please check to see if your name is listed. If your name is not listed, notify the general secretary.

-A-

Phyllis T. Aarbo; John L. Aaserud; Joy G. Aaserud; Tinie C. Abday; May Abel; Shella M. Abrams; K. Abt; John W. Achtymichuk; Frank J. Ackerman: Stephena Acorn; Edith Adair; Girvin W. Adair; William A. Adair; Barbara M. Adams; Bertha B. Adams; David C. Adams; Elfrieda E. Adams; Ilelen B. Adams; Glenda M. Adams; Harriet E. Adams; Jean E. Adams; Ilena Adams; Harriet E. Adams; Jean E. Adams; Ilena Adams; Louise H. A. Adolph; Nancy M. Adamson; Erika Affeldt; Gerrude M. Agar; Margaret E. Agnew; Audrey P. Airlie; Howard D. Aitken; Marion M. Aitken; Coulse Akers; Myrtle E. Akre; Kenneth E. Alackson; Margaretta Albert; May Margaret Albiston; Mabel L. Albrecht; Robert E. Albrecht; Urlich A. Albrecht; Erlyce Albright; Lyla M. Albright; Anne C. Albus; Isobel Alcorn; Mabel T. Alder; Evelyn S. Aldous; James H. Aldrich; Mary Aldrige; Agnes T. Alexander; Marjorie C. Alexander; Gerald M. E. Alexander; Marjorie C. Alexander; Shirley A. Allen; Arlur Allan; William A. Alexander; Shirley A. Allen; Herbert H. Allan; Max G. Allan; Pearl Allan; William K. Allan; Ada M. Allan; Charles M. Allen; Gillian M. Allen; Horace Allen; Jack W. Allen; Janet B. Allen; Mernet B. Allen; Kenneth E. Allen; Marjorie B. Allen; Martur Allen; Charles G. Allen; Marjorie B. Allen; Milliam S. Allison; Sonia Allore; James L. Allred; Bernice L. Allsop; Elaine A. Almibrie; Eunice K. Alspach; Orson D. Alston; Ella Alton; Flora M. Ambrose; Daisy G. Ambury; Howard G. Ambury; Marje P. Anctil; Rene P. Anctil; Ida M. Anderson; Steine M. Anderson; Anderson; Anderson; Carrie D. Anderson; Daisy A. Anderson; Dolre M. Anderson; Elizheth V. Dolres M. Anderson; Dolres M. Anderson; Elizheth V. Dolres M. Anderson; Dolres A. Manderson; Elizheth V. Dolres M. Anderson; Dolres A. Manderson; Elizheth V. Dolres M. Anderson; Elizheth V. Dolres M. Anderson; Elizheth V. Dolres M. Anderson; Dolres A. Manderson; Elizheth V. Dolres M. Anderson; Elizheth V. Dolres M. Anderson; Elizheth V. Dol

M. Anderson.

son; Dalsy A. Anderson; Della Anderson; Dotores M. Anderson.

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lbert J. Anglin. Beatrice Ankill; Reta E. Annable; Hennie Anne-

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The Retirement Handbook

Joseph C. Buckley, Harper & Brothers, New York 16, N.Y., pp. 329, \$5.00.

This book gives definite, detailed information on every aspect of retirement. Based on more than two years' research and numerous interviews with retired people, it has an authenticity that can scarcely be questioned.

The author develops the central theme that the added years of life which science has made available to the average person can be the happiest if we plan for retirement intelligently. The book analyzes retirement income, tells you how much you will need, suggests productive retirement activities, suitable leisure activities, and regions in which to retire.

People who are interested in planning for their future will find this book useful and interesting.

Art Education During Adolescence

Charles and Margaret Gaitskell, The Ryerson Press, Toronto, pp. 116, \$3.50.

This volume is the result of six years of research in adolescent art activity as conducted in Ontario schools. The book deals with the problems of developing an art program suitable to the needs of adolescents, and securing suitable accommodation for art activities It surveys teaching methods found useful with this student group and discusses the development of art appreciation.

The book is illustrated with 39 drawings and photographs. Each chapter has a summary, and a bibliography of other art books included.

The Citizen and the State

W. C. J. Ward, The Ryerson Press, Toronto, pp. 262, \$1.30.

This is the final book in the "Serf to Citizen" series. It is designed to fill the gap between the study of history and the facts of modern life. The author feels that the book is an attempt to combat political illiteracy. He hopes that his book will give to adolescents the elimentary facts of citizenship.

The book is organized in four sections—the rights of the citizen, his duties, present day government and political ideologies, and the utopian conceptions. The viewpoint is basically British but its range of treatment makes it entirely useful to the young student everywhere in the Free World.

The Story of the Commonwealth

Brown, Carter et al, The Copp Clark Co. Limited, Toronto, pp. 210, \$1.65.

This is a useful source book for information about the Commonwealth of Nations. It is intended to supplement The Story of England and the Empire and The Story of Canada. The book has been written for the junior high school level.

The World Was Wide

G. E. Tait, The Ryerson Press, Toronto, pp. 263, \$1.85.

Essentially a book of exploration. The author tells of the great explorers in story form up to and including the conquest of Mount Everest by Hilary and Tenzing. This book should be good reading for Grades V-VII.



Edmonton, Alberta January 29, 1955

To the Editor:

At the request of the Alberta Department of Education, the Faculty of Education of the University of Alberta has recently established the first of what may eventually be a series of two or three courses designed to provide professional training for teachers of deaf children.

The new course, designated as Education 370Su - Special Education of the Deaf, will be offered in our 1955 Summer Session, and will carry degree credit for those students who can use such credit. The instructor will be Miss Mildred Groht, Principal of the Lexington School for the Deaf, New York City. The main emphasis in the course will be upon lip reading, vocabulary development, and the teaching of language and reading.

> Yours very truly JOHN W. GILLES Director, Summer Session Edmonton, Alberta

To the Editor:

A number of teachers have asked me about securing back copies of LIFE'S "The World We Live In." The first twelve instalments in reprint form, at 20c postpaid, may be had by addressing—

TIME Incorporated Special Projects Division Department W 9 Rockefeller Plaza New York 20, N.Y.

> Yours sincerely (Dr.) H. A. MacGREGOR Professor of Education Faculty of Education

Educational Research for Alberta

(Continued from Page 22)
educational research, current account,
or educational research, capital account. Expenditures for research or
publication costs will be authorized on
motion of the Advisory Committee.
Funds will then be released from current account to the Faculty Research
Committee according to established
practices employed by the bursar in administration of similar research funds.
Funds deposited in capital account are
invested and income only will be available for current use. Over the years

it is hoped that capital account will be built up to the extent that income from that source will insure continuation of the research program over lean years and generally increase its effectiveness.

The Alberta Advisory Committee on Educational Reserach is desirous of bringing to public attention the fact that its members would appreciate assistance of two kinds. First, it is hoped that individuals or corporate groups may be interested in assisting the new organization financially. Information concerning it may be secured by contacting members of the executive or by writing to the director, care of the Faculty of Education, University of Alberta. Second, anyone may become a subscriber to the Alberta Journal of Educational Research by mailing an application to the office of the Journal, care of the Faculty of Education, and enclosing the annual subscription of three dollars.

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Eldon H. Bliss, appointed superintendent of schools for the new Three Hills School Division effective January 1, 1955, was principal of the Eckville School in the Lacombe School Division prior to his recent appointment.

Mr. Bliss was born in Olds. He received his high school education at Brandon College, graduating in 1938. He received his bachelor or arts degree from the University of Manitoba prior to World War II. He served in the Armed Forces in Canada and overseas from February of 1942 until November. 1945.

In 1947, he was granted a bachelor of education degree from the University of Alberta.

Mr. Bliss taught on the staff of the Lacombe High School from 1947 until 1951. In 1952 he became principal of the Eckville School of the Lacombe School Division.

Active in Alberta Teachers' Association affairs during the period of his teaching service, Mr. Bliss served as councillor for the Lacombe Local at the Annual General Meeting for four consecutive years, from 1951 to 1954.

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3.	Foremost	D. Terriff, Foremost
4.	Medicine Hat	A. T. Shand, 147 - 6 St. S.E., Medicine
		Hat
6.	Taber	M. V. Crumley, Taber
		R. M. Glover, 214 - 13 St. S., Lethbridge
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	Sullivan Lake	
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		Peter Kyllo, Pincher Creek
		A. Poland, Drumheller
	Olds	
		Oliver G. Griffiths, Wainwright
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		J. W. Donald, High River
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	St. Paul	
		Arthur G. Lapointe, Bonnyville
		R. S. Nease, Spirit River
		J. L. Herman, High Prairie
	Strawberry	
50	Fairview	Mrs. J. B. McCune, Fairview
		W. J. Chester, Lac la Biche
-		The state of the s

52.	Fort Vermilion	S. Stephen, Fort Vermilion
		Robert Mehlum, De Bolt
55.	Red Deer Valley	Miss C. Sinclair, Drumheller
56.	Lacombe	H. Edgar Todd, Lacombe
58.	Coal Branch	Mrs. K. Tuininga, Edson
59.	Barrhead	Campbell Moore, Barrhead
60.	Three Hills	G. L. Wilson (O.T.), 134 - 8 Ave. E., Calgary
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3.	Ponoka County	Peter MacDonald, Ponoka
4.	Newell County	H. C. Scammell, Brooks
5.	Warner County	J. B. Sheran, Warner
6.	Stettler County	W. D. Isbister, Stettler
7.	Thorhild County	Leo Maurice, Thorhild

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	50 NantonE. Coutts, Nanton	
	51 ParklandA. G. Powe, Parkland	
	56 Saskatoon LakeMrs. E. M. Sebastian, Wembley	
	62 GalahadAlvin W. Burzloff, Galahad	
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Acadia Local

The first of its kind to be held in this area was the Acadia Divisional Bonspiel for teachers and trustees which took place on January 8 at Oyen. Eight rinks played three games each on a total point basis for prizes donated by the Acadia Divisional Board. The trophy for first prize went to the rink skipped by Harold Hall of Oyen; the second prize was won by the rink of Charles Wilson, local trustee; and the prize for the lowest number of points secured during the day went to the rink of Superintendent Walter Worth. At noon the curlers and visiting teachers were guests of the Acadia Local, Alberta Teachers' Association, at a luncheon at the Star Cafe, Mr. and Mrs. Worth entertained at their home later where prizes were presented by H. Chiliak, chairman of the Divisional Board. It is hoped that this bonspiel will become an annual event.

Battle River Sublocal

At the last meeting held at Deadwood, members heard a report on the drama group which the sublocal is sponsoring. Three one-act plays will be ready for presentation in March. No festival will be held this year. Instead individual schools may arrange concerts. Members discussed the article, "So Your Child Can't Read," which appeared in the January 1 issue of Maclean's Magazine. In general,

the teachers felt that no single method of teaching reading should be supported to the exclusion of others.

Camrose City Sublocal

Teachers of the sublocal discussed present salary schedules in a recent special meeting. M. W. McDonnell, chairman of the salary negotiation committee, led the discussion. Other members of the committee were Mrs. Clara Beyerstein and Miss Lena Kachur. Mrs. Myrtle Maher, president, was chairman of the meeting.

Clover Bar Local

The regular monthly meeting of the local was held on January 8. Roland Lambert was nominated as candidate for district representative. The negotiating committee reported that the salary dispute had been referred to a board of arbitration. A. E. Hohol was elected to the geographic council.

Evansburg-Wildwood Sublocal

A panel discussion on promotion policies was presented at a recent meeting by four members of the sublocal. Mr. Hall, in assuming the attitude of the teacher, stressed the teacher's responsibility in considering the whole child. In defending the child's position, Mr. Wade explored the possibilities of many students, who find various subjects diffi-

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write for details to 640 Somerset Building Winnipeg 1, Manitoba cult in earlier grades, but are able to cope successfully with them as they advance in age and experience. Mrs. Wapshott, in presenting the parent's point of view, accented the desire of the parent for the child's general happiness. Mr. Zuar approached the subject as it might appear to the astute businessman whose chief concern with modern education is a product with ability to provide efficient service. Superintendent J. H. Finlay gave a comprehensive summary and added a number of suggestions.

During the business meeting, it was decided to participate in a one-day rally to be held in Edson early in March.

Foothills Local

H. E. Panabaker, director of junior high schools in Calgary, was the guest speaker at a meeting of the local held in the Memorial Centre in High River on January 18. Mr. Panabaker spoke on discipline.

Douglas Pakenham of Blackie presided over the meeting which commenced with a "covered dish" supervised by the Blackie teachers. The findings of the report card committee were brought in by Mrs. Ione Denison of Cayley, and the following were appointed as a committee to meet Superintendent C. M. Laverty to discuss the question: Mrs. Elda Robinson and C. G. M. McKenzie, both of Okotoks, and Mrs. Katherine Curran and Stanley Norris of Cayley.

The next meeting will be held in Okotoks on March 30 commencing with dinner at the Willingdon Hotel. Resolutions to the Annual General Meeting will be discussed.

Girouxville-McLennan Sublocal

At the December meeting of the sublocal and following ATA business, a demonstration of the "global" method was given by Sr. M. de St. Eugène, Grade I teacher in Girouxville. Rev. J. Forget reported on the last meeting of the High Prairie Local. S. Lefebvre, representative on the salary negotiating committee, reported that the main items of this year's program will be higher incre-



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ments, and sick leave clauses, and stated that a survey is to be conducted to secure information concerning the average salary of other professions compared to teachers' salaries.

Innisfail West Sublocal

Members have decided to sponsor a joint program by their schools to be presented early in February. Funds raised will be used to support activities sponsored by the sublocal. Mr. Mewha, principal of the Markerville School, gave a very informative talk on the supplementary reading program.

Macleod Local

The executive of the local met recently at the Macleod High School. The possibility of holding a spring track meet caused some lively discussion. The executive were unanimously in favour of the plan. E. L. Pitt of Claresholm will report at a future meeting concerning definite plans. Plans were made for a bonspiel to be held in February at Fort Macleod.

Peace River Sublocal

An organization meeting was held on November 9, and the following slate of officers elected: R. Hupfer, president; Sr. Irene Faye, vice-president; Sonja Stamp, secretary-treasurer; and Sr. Irene Faye and Ronald Seward, councillors. Mrs. Jean Mitchell's home was offered as a place for the regular monthly meetings.

W. D. McGrath spoke of salary negotiations at the December 14 meeting. It was moved that we seek more fringe benefits such as cumulative sick leave, and that we approve higher maximum salary without stressing the minimum. Liability insurance and noon hour supervision were other points of discussion.

In January, the sublocal had an interesting quiz prepared by the president on The School Act.

Red Deer City Sublocal

The regular monthly meeting was held on January 12. Mrs. Seelye reported

Calgary School Board Requires Teachers

Applications are now being received for the 1955-56 school year. Positions at every level will be available, including specialists in unit shop, commercial and physical education.

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REEVES & SONS (CANADA) LIMITED 496 Gilbert Avenue, Toronto 10 that the Alberta Teachers' Association had written stating that it would act as bargaining agent in the salary negotiations with the Red Deer City Board. District Representative D. A. Prescott gave an interesting and informative report on the geographic council meeting which was held in Lacombe last month. Mr. George, chairman of the program committee, reported on plans for the project of surveying the possibility of organizing an opportunity room in Red Deer.

Stony Plain Local

A meeting of the local was held on January 15. President R. Sauder presided. Two representatives from the Occidental Life Insurance Co. explained the ATA group insurance plan. Sublocals will discuss the matter in detail. Correspondence was received regarding comparative costs of holding the fall convention in the Masonic Temple and in the Macdonald Hotel. A general meeting of the local may be called in February in order to give some directive to the salary negotiating committee. A suggestion was made that the cumulative sick leave period be increased.

Spruce Grove-Stony Plain Sublocal

A reorganization meeting of the sublocal was held on January 13. The following officers were elected, M. A. Melnyk, president; J. A. Jenks, vice-president; L. Reynolds, secretary-treasurer; Mrs. M. F. Harris, press correspondent; and H. Pylypow, councillor to the local, with Mr. Jenks authorized as an alternative.

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When to File Claims

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Individual Premium Payment

Policyholders who were members of a qualified local and who have since been teaching in an area not included in the Alberta Teachers' Association Group Insurance Plan pay premiums semi-annually or annually in advance. These premium payments must be made by the teacher personally. Make all cheques payable to the Alberta Teachers' Association, 9929 - 103 Street, Edmonton.

No notification will be issued for due premiums. Insurance lapses and the policy is automatically terminated if premiums are in arrears 60 days or more.

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Delay in processing claims may be caused by one or more of the following reasons:

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- · claim form not completed properly
- premium payments not received from secretary-treasurer of employing school board
- referral of claim to Occidental Life Insurance Co. for ruling
- volume of claims submitted to Head Office

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Coverage which has lapsed due to nonpayment of premiums or which has been terminated by the insured may be reinstated on application. Applicants must complete a reinstatement form which is available on request.

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All inquiries and requests for coverage or for change in coverage status must be made to the Alberta Teachers' Association Group Insurance Plan, 9929 - 103 Street, Edmonton.



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Summary of the Actuarial Report

(Continued from Page 21)

Progress of the Fund

"There are two main reasons for the very large Deficit revealed by our investigation.

- The Deficit carried forward from 1949 was \$12,162,000. This has increased by the operation of interest to \$13,555,000 on 31 August, 1953, from which may be deducted \$205,000 being the extra 1% contributions.
- 2. Average salaries have considerably increased since 1949, due to general inflation... The increase in salaries has been about 23% between 1949 and 1953, and salaries have more than doubled since 1944. In a final earnings type of plan such as the Teachers' Retirement Fund the liabilities rise very nearly in proportion to salary in-

creases, and this affects the liability in respect of service both before and after the time of the increase. I estimate the additional Deficit due to salary increases since 1949 is \$3,200,000."

"Were it not for the inflation of salaries and the deficit carried forward, the Fund would be operating satisfactorily, probably with a small surplus each year arising due to variations from the assumptions."

"If there is no considerable increase in the average level of salaries in future, and if the additional Deficit charges of \$287,000 per annum are paid into the Fund, I confidently expect that the financial condition of the Fund will remain as it is or gradually improve, owing to miscellaneous profits and increases in the number of teachers."

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A Culture for Canada

(Continued from Page 18) except by choice. Those who overvalue physical comforts, the material things of the world, and ease of work, are living a sparse cultural existence, and cannot be rated high in an appraisement of civilization. There is no need to live the rigorous life of our forefathers, but if we banish it from memory we are depriving ourselves of the best, most logical and most thrilling base for our culture.

One of the first terrestrial plants known to man was found in the Gaspe Peninsula. It is a poor little plant, a foot high, without leaves. Sir John William Dawson discovered it about the time of Confederation. It preceded the luxuriant and elegant trees and flowers

of the carboniferous period by some seventy-five million years.

There seems to be a lesson in this discovery for those who are impatient for displays of cultural progress in Canada. It will not take so long for our culture to develop as it did for Sir John's spindly little plant to grow into our vast forests, but it will take time. Culture is not any more magically manufactured than are trees and flowers.

We are seeking a harmony of culture that will bind together four qualities, truth, beauty, adventure and art, and this harmony, exclusive as it is of egotism, self-seeking and immediacy, can be attained only as a process of growth extended in time.

Egerton Ryerson

(Continued from Page 8) they made to our accepted way of life. We owe this man a tribute of warm gratitude for his great part in establishing the free church, the free university, and the free school.

Ryerson was retired from office in 1876 on full pay. In his remaining years he completed three books: The Story of My Life, The United Empire Loyalists of America, and Canadian Methodism. He died in 1882. Seven years later, through popular subscription, a splendid

statue in his memory was erected on the grounds of the Toronto Normal School, which he had established. The inscription read:

Egerton Ryerson Founder of the School System of Ontario

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Because of numerous questions about *The Teachers' Retirement Fund Act* and By-laws, I have prepared the following questions and answers with respect to a certain teacher's benefits. I hope they will be of some assistance to teachers who wish to know about their benefits under the Act.

I have selected the case of Mr. A, a teacher, 36 years old. He graduated from Normal School at the age of 20, and has taught in Alberta since September, 1937, with the exception of the period 1940 to 1945, when he was a member of His Majesty's Forces, and from 1945 to 1947, when he was attending university.

Born-1918

Engaged in teaching—1937-1940

Normal School-1936-1937

Armed Forces—1940-1945

Age 30-1948

University-1945-1947

Engaged in teaching-1947 to present

Questions asked by Mr. A. and answers.

- 1. WHAT PERCENT OF MY SALARY GOES INTO THE FUND? 5%.
- 2. WHAT IS DONE WITH THIS 5%?

It is credited to your account. Interest is added June 30, and December 31. The money is invested in bonds, which are held in safe-keeping in the Imperial Bank of Canada, Edmonton.

3. WHAT CONTRIBUTIONS ARE MADE BY THE GOVERNMENT AND THE SCHOOL BOARDS?

The government contributes $3\frac{1}{2}\%$, and the school boards $\frac{1}{2}\%$, of all salaries. This money is not posted to the individual accounts, but is placed in the reserve account. It is invested in bonds also.

4. FOR HOW LONG HAVE I BEEN CONTRIBUTING?

Since September 1, 1939, with the exception of the period 1945-1947, when you were at university. You will continue to make contributions for a total of 35 years. 5. THE CONTRIBUTIONS HAVE NOT ALWAYS BEEN 5%, HAVE THEY?

No. From September 1, 1939, to April 1, 1948, the contributions were 3%. From April 1, 1948, to August 31, 1952, 4%, and from September, 1952, on, 5%. (Note: You also exercised the option of paying 3% of the salary you received before your enlistment, for the period you were a member of His Majesty's Forces.)

- WHAT AMOUNT OF MONEY IS NOW TO MY CREDIT? Approximately \$1,200.
- 7. IF I SHOULD WITHDRAW FROM TEACHING IN JUNE, 1955, WHAT WOULD MY REFUND OF CONTRIBUTIONS BE?

You would receive a refund of all contributions, with interest, with the exception of the ½% of salary placed in a special fund, for the first five years after 1939, to pay pensions of teachers then retiring. (This ½% was never posted to your account.)

8. IN CASE OF MY DEATH, WHAT WOULD MY BENEFICIARY RECEIVE?

All contributions with interest, plus death benefits of \$1,300.

9. WHEN DO THE BENEFITS FOR THE WIDOW COME INTO EFFECT?

If you should die after age 50, your widow will receive a pension based on what you would have received had you retired at the time of your death, in the form of a joint annuity payable in an equal amount to the death of the last survivor.

10. IN CASE OF MY DEATH AT AGE 50, HOW MUCH WOULD MY WIDOW RECEIVE IF MY SALARY AVERAGED \$5,000 FOR THE BEST 5-YEAR PERIOD?

In this case you would have 24½ years of pensionable service (20 and 4½). Assuming she is 4 years younger than you, your widow would receive a pension of \$636.38 a year, which would be worth \$14.051.27.

11. IN CASE OF TOTAL DISABILITY, HOW MANY YEARS OF PENSIONABLE SERVICE HAVE I?

All the years after age 30, which is 6, and one-half the years before 30, which is $4\frac{1}{2}$, a total of $10\frac{1}{2}$ years.

12. HAVE I A CHOICE OF PENSION?

Yes. You may choose one of, a pension payable to the date of death only; a pension guaranteed for five years; a pension guaranteed for ten years; a pension granted jointly to you and a dependent, payable in an equal amount to the death of the last survivor, or reduced by one-third after the first death, or reduced by one-half after the first death.

13. WHEN MUST I MAKE MY SELECTION OF PENSION? When you retire.

14. IF MY SALARY FOR THE BEST 5-YEAR PERIOD AVERAGES \$6,000, WHAT PENSION MAY I EXPECT TO RECEIVE AT AGE 65?

For each year of service you will receive $1\frac{1}{2}\%$ of \$6,000 as a normal pension. If you have 35 years of service this will be \$3,150 a year.

- 15. AT AGE 65, WHAT IS THE VALUE OF THE NORMAL PENSION? The value of a pension of \$3,150 a year at age 65 is \$37,516.50.
- 16. WHAT IS THE VALUE OF THE PENSION I HAVE ACCRUED TO DATE?

You have 6 years of pensionable service. $1\frac{1}{2}\%$ of \$6,000 for 6 years is \$540. At age 65 a pension of \$540 is worth \$6,431.40. At age 36 it is worth \$2,729.14.

17. APPROXIMATELY HOW MUCH DOES THE VALUE OF MY PENSION INCREASE EACH YEAR, IF MY PRESENT SALARY IS \$4,500, AND MY 5-YEARS AVERAGE SALARY AT AGE 65 IS \$6,000?

 $1\frac{1}{2}\%$ of \$6,000 is \$90. At age 65 a pension of \$90 a year costs \$1,071.90. The present value of the \$1,071.90, at age 36, is \$454.86. Your contributions are 5% of \$4,500, which is \$225.

A number of teachers have expressed a desire to know the effects of the accrued benefits, with respect to their estates and insurance portfolios. May I suggest that teachers who are interested in their benefits under the Fund should prepare a statement based on this one for Mr. A.

A pension based on an average salary of \$1,000 a year would be:

at age 65-\$525 a year, and have a value of \$6,252.75

at age 60-\$336.92 a year, and have a value of \$4,625.91

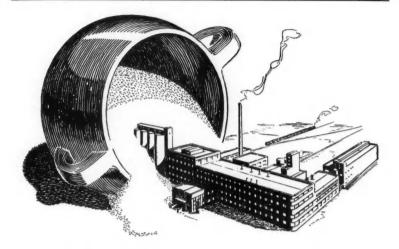
at age 55 (to widow)—\$194.69 a year, and have a value of \$3,991.14

at age 50 (to widow)—\$129.88 a year, and have a value of \$2,867.75

The tables used in the calculations were:

- 1. Canadian Government Annuity Tables.
- 2. Discount tables, at 3%.

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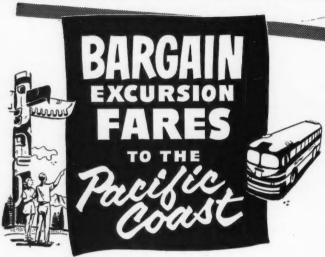


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